Legislative Testimony Insurance and Real Estate Committee Proposed HB 6088 An Act Concerning Disclosure of Certain Third-Party Administrator Fees Thursday, February 14, 2019

Dear Senator Lesser, Representative Scanlon, and Members of the Insurance and Real Estate Committee,

My name is Dr. Mark Desrosiers. I have been practicing dentistry in Connecticut for over 30 years, initially as a general dentist in Putnam and more recently as an endodontist in Glastonbury and Middletown. I am writing in support of HB 6088 – An Act Concerning Disclosure of Certain Third-Party Administrator Fees.

This bill gives dentistry equal treatment to what our medical colleagues get. It adds dentists to the provider list and provides for us to describe our treatment using the codes common to our profession. The initial reaction to this is, why is this even necessary? Sadly, there are instances when insurance companies create their own codes or do not recognize the standard codes that the rest of the industry uses. One can only guess at their motivation to do so. Unfortunately, it is the patient that suffers because it results in decreased coverage of their needed care.

This bill also provides proper notice to the provider when the insurance company changes the fee schedule that they use to reimburse the dentist. Unfortunately, fee schedules have not been going up despite the higher cost of doing business. In fact, many companies are lowering the fee schedules they use to reimburse dentists. When changing these fee schedules, we are asking that the dentist be given proper notice AND be told what the new fee schedule will be with the corresponding proper notice. Again, this should not seem to be asking too much. Don't we all want to know what we will be making before we decide to accept a job or work assignment? The patient too, needs to know what the insurance company will cover before accepting treatment!

The changes recommended in HB 6088 would help to level the playing field between dentists and dental insurance companies, and in the interest of fairness, I urge you to adopt HB 6088.

Respectfully Submitted,

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